

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Erick Johnson  
Carmen Kitts Johnson  
Debtors

Case No. 16-04101-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 24, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 5  
Total Noticed: 88

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2022:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + Erick Johnson, Carmen Kitts Johnson, 9005 Carlisle Rd., Wellsville, PA 17365-9735   |
| cr       | + M&T BANK, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, 1581 Main Street, Suite 200 Warrington, PA 18976-3403   |
| 4840544  | ++ APRIA HEALTHCARE, 1340 SOUTH HIGHLAND AVENUE, JACKSON TN 38301-7369 address filed with court:, Apria Healthcare, 1328 S. Highland Ave, Jackson TN 38301  |
| 4842802  | + BAC Home Loans Servicing LP, 101 North Tryon Street, Charlotte, NC 28246-0100   |
| 4840547  | Bureau Of Account Mana, Bureau Of Account, Camp Hill PA 17011   |
| 4840548  | + Camp Hill Emergency Physicians, PO Box 13693, Philadelphia PA 19101-3693  |
| 4840552  | + Chas. A. Schaefer, 124 West Market Street, York PA 17401-1383   |
| 4840557  | + Commercial Acceptance, PO Box 3268, Shiremanstown, PA 17011-3268  |
| 4840558  | + Concentra Urgent Care, 5080 Spectrum Dr., Suite 1200 W, Addison, TX 75001-6484  |
| 4840559  | + Credit Bureau Of York (Original Creditor, 33 S Duke St, York PA 17401-1485  |
| 4891979  | + Department of Labor and Industry, Unemployment Compensation, 1700 Labor and Industry Building, 7th and Forster Streets, Harrisburg, PA 17120-0105   |
| 4840563  | + Financial Recoveries, Po Box 1388, Mount Laurel NJ 08054-7388   |
| 4840567  | + Griest, Himes, Herrold,, 129 East Market St, York PA 17401-1221   |
| 4840568  | + Highlights Puzzle Club, PO Box 269, Columbus, OH 43216-0269   |
| 4840569  | + Holy Spirit Hospital, 503 N 21st St, Camp Hill PA 17011-2288  |
| 4858910  | + Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  |
| 4840574  | McClure Law Office, PO Box 659705, Middletown PA 17057  |
| 4840579  | ++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance, Attn: Bankruptcy, 8900 Freeport Parkway, Irving TX 75063 |
| 4840578  | + National Recovery Agen (Original Credito, 2491 Paxton St, Harrisburg PA 17111-1036  |
| 4840580  | + Orthopaedic & Spine Specialists, 1855 Powder Mill Road, York PA 17402-4702  |
| 4840582  | + Patientaccsv, Po Box 19322, Miami FL 33101-9322   |
| 4840583  | + PennCredit, 916 South 14th Street, Harrisburg PA 17104-3425   |
| 4840584  | PennState Hershey, MSHMC Billing Services, PO Box 854, Hershey PA 17033-0854  |
| 4840587  | + Prometheus Laboratories, 9410 Carroll Park Drive, San Diego CA 92121-5201   |
| 4869880  | + Quest Diagnostics - MR 461, PO Box 491, SouthEastern, PA 19399-0491   |
| 4840590  | + Robina Santaniello, 1112 Pennsylvania Ave, York PA 17404-1706   |
| 4840591  | SKO Brenner American, NY 11735  |
| 4840572  | + The Law Office of Richard Clark, PLLC, 3030 S Gessner, Suite 200, Houston, TX 77063-3733  |
| 4840593  | + UMMC, Central Business Office, 11311 McCormick Road, Ste 230, Hunt Valley MD 21031-8672   |
| 4840595  | + University of Maryland Faculty Phys, PO Box 64765, Baltimore MD 21264-4765  |
| 4840598  | + Yk Cr Bureau, 33 S Duke St, York PA 17401-1401  |
| 4840537  | + York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156   |
| 4874059  | + York Hospital, 1001 S George St, York PA 17403-3645   |

TOTAL: 33

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address               | Date/Time | Recipient Name and Address |
|----------|--|-----------|----------------------------|
| cr       | + Email/Text: BKBCNMAIL@carringtonms.com |           |                            |

|         |   |                      |  |
|---------|---|----------------------|--|
|         |   | May 24 2022 18:39:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806-5951   |
| cr      | EDI: RECOVERYCORP.COM                                 |                      |  |
|         |   | May 24 2022 22:38:00 | Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  |
| cr      | + Email/Text: enotifications@santanderconsumerusa.com |                      |  |
|         |   | May 24 2022 18:39:00 | Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275   |
| 4840538 | + Email/Text: bncnotifications@pheaa.org              |                      |  |
|         |   | May 24 2022 18:39:00 | AES, 1200 N. 7th St., Harrisburg, PA 17102-1419  |
| 4840539 | + Email/Text: bncnotifications@pheaa.org              |                      |  |
|         |   | May 24 2022 18:39:00 | Aes/Pheaa, 1200 N 7th St, Harrisburg PA 17102-1419   |
| 4852965 | EDI: GMACFS.COM                                       |                      |  |
|         |   | May 24 2022 22:38:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004   |
| 4840540 | + EDI: GMACFS.COM                                     |                      |  |
|         |   | May 24 2022 22:38:00 | Ally Financial, 200 Renaissance Ctr, Detroit MI 48243-1300   |
| 4840541 | + Email/PDF: bncnotices@becket-lee.com                |                      |  |
|         |   | May 24 2022 18:41:38 | American Express, Po Box 3001, 16 General Warren Blvd, Malvern PA 19355-1245   |
| 4856000 | Email/PDF: bncnotices@becket-lee.com                  |                      |  |
|         |   | May 24 2022 18:41:35 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 4840543 | + Email/PDF: bncnotices@becket-lee.com                |                      |  |
|         |   | May 24 2022 18:41:33 | Amex, Po Box 297871, Fort Lauderdale FL 33329-7871   |
| 4880442 | Email/PDF: resurgentbknofications@resurgent.com       |                      |  |
|         |   | May 24 2022 18:41:33 | Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 4865956 | EDI: WFFC.COM   |                      |  |
|         |   | May 24 2022 22:38:00 | BANK OF AMERICA, N.A., P.O. BOX 660933, Dallas, TX 75266-0933  |
| 4840545 | + EDI: BANKAMER.COM                                   |                      |  |
|         |   | May 24 2022 22:38:00 | Bank of America, Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley CA 93062-5170   |
| 4840546 | + Email/Text: EBN_IndianapolisIMC@receivemorermp.com  |                      |  |
|         |   | May 24 2022 18:39:00 | Berks Credit & Coll, 900 Corporate Dr, Reading PA 19605-3340   |
| 4840549 | + EDI: CAPITALONE.COM                                 |                      |  |
|         |   | May 24 2022 22:38:00 | Cap One, Po Box 5253, Carol Stream IL 60197-5253   |
| 4840551 | + EDI: CAPITALONE.COM                                 |                      |  |
|         |   | May 24 2022 22:38:00 | Capital One, Po Box 5253, Carol Stream IL 60197-5253   |
| 4840550 | + EDI: CAPITALONE.COM                                 |                      |  |
|         |   | May 24 2022 22:38:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285  |
| 4865451 | Email/PDF: bncnotices@becket-lee.com                  |                      |  |
|         |   | May 24 2022 18:41:33 | Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 5123231 | + Email/Text: BKBCNMAIL@carringtonms.com              |                      |  |
|         |   | May 24 2022 18:39:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951  |
| 5123232 | + Email/Text: BKBCNMAIL@carringtonms.com              |                      |  |
|         |   | May 24 2022 18:39:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951                      |
| 4840554 | + EDI: CITICORP.COM                                   |                      |  |
|         |   | May 24 2022 22:38:00 | Citi, Po Box 6241, Sioux Falls SD 57117-6241   |
| 4840555 | + EDI: WFNNB.COM                                      |                      |  |
|         |   | May 24 2022 22:38:00 | Comenity Bank/Antylrmc, Po Box 182273, Columbus OH 43218-2273  |
| 4840556 | Email/Text: dylan.succa@commercialacceptance.net      |                      |  |
|         |   | May 24 2022 18:39:00 | Commercial Acceptance, 2300 Gettysburg Rd #102, Camp Hill, PA 17011-7303   |
| 4840560 | + Email/PDF: creditonebknofications@resurgent.com     |                      |  |
|         |   | May 24 2022 18:41:32 | Credit One Bank, Po Box 98873, Las Vegas NV  |

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|         |  |                      | 89193-8873   |
| 4840575 | + EDI: CITICORP.COM                                | May 24 2022 22:38:00 | Mcydsnb, 9111 Duke Blvd, Mason OH 45040  |
| 4840561 | + Email/Text: bkrnotice@prgmail.com                | May 24 2022 18:39:00 | DbA Paragon Revenue Gr, Po Box 126, Concord NC 28026-0126  |
| 4875298 | Email/Text: ECMCBKNotices@ecmc.org                 | May 24 2022 18:39:00 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  |
| 4840562 | + Email/Text: bankruptcydepartment@tsico.com       | May 24 2022 18:39:00 | EOS CCA, 700 Longwater Drive, Norwell MA 02061-1624  |
| 4840564 | + EDI: AMINFOFP.COM                                | May 24 2022 22:38:00 | Fst Premier, 601 S Minnesota Ave, Sioux Falls SD 57104-4824  |
| 4840565 | + EDI: RMSC.COM                                    | May 24 2022 22:38:00 | Gecrb/Care Credit, 950 Forrer Blvd, Kettering OH 45420-1469  |
| 4840566 | + EDI: RMSC.COM                                    | May 24 2022 22:38:00 | Gecrb/Old Navy, Po Box 981400, El Paso TX 79998-1400   |
| 4840570 | + EDI: IIC9.COM                                    | May 24 2022 22:38:00 | IC System, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378, St. Paul MN 55164-0378   |
| 4840536 | EDI: IRS.COM                                       | May 24 2022 22:38:00 | IRS Centralized Insolvency Oper., PO Box 21126, Philadelphia PA 19114-0326   |
| 4840553 | EDI: JPMORGANCHASE                                 | May 24 2022 22:38:00 | Chase, Po Box 15298, Wilmington DE 19850   |
| 4840571 | + Email/Text: PBNCNotifications@perituservices.com | May 24 2022 18:39:00 | Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls WI 53051-7096  |
| 4869734 | Email/PDF: resurgentbknofications@resurgent.com    | May 24 2022 18:41:33 | LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 4840573 | Email/Text: camanagement@mtb.com                   | May 24 2022 18:39:00 | M & T Bank, Attn: Bankruptcy, 1100 Wehrle Dr 2nd Floor, Williamsville NY 14221   |
| 4848178 | Email/Text: camanagement@mtb.com                   | May 24 2022 18:39:00 | M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221   |
| 4840576 | + Email/Text: MDSBankruptcies@meddatsys.com        | May 24 2022 18:39:00 | Medical Data Systems I, 645 Walnut St Ste 5, Gadsden AL 35901-4173   |
| 4840577 | + Email/Text: Bankruptcies@nragroup.com            | May 24 2022 18:39:00 | National Recovery Agen, 2491 Paxton St, Harrisburg PA 17111-1036   |
| 4840581 | + Email/Text: egssupportservices@alorica.com       | May 24 2022 18:39:00 | Osi Collect, 507 Prudential Rd., Horsham PA 19044-2308   |
| 4840586 | EDI: PRA.COM                                       | May 24 2022 22:38:00 | Portfolio Recovery Associates, POB 12914, Norfolk VA 23541   |
| 4840585 | EDI: PRA.COM                                       | May 24 2022 22:38:00 | Portfolio Recovery Associates LLC, Account Dispute Department, 140 Corporate Boulevard, Norfolk, VA 23502                                  |
| 4882235 | EDI: PRA.COM                                       | May 24 2022 22:38:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541   |
| 4889903 | EDI: PENNDEPTREV                                   | May 24 2022 22:38:00 | Pa Department of Revenue, Department 280946, Harrisburg, PA 17128-0946   |
| 4889903 | Email/Text: RVSVCBICNOTICE1@state.pa.us            | May 24 2022 18:39:00 | Pa Department of Revenue, Department 280946, Harrisburg, PA 17128-0946   |
| 4847831 | + Email/Text: joey@rmscollect.com                  | May 24 2022 18:39:00 | Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630   |
| 4891981 | + Email/Text: BankruptcyMail@questdiagnostics.com  | May 24 2022 18:39:00 | Quest Diagnostics, 3 Giralda arms, Madison, NJ 07940-1027  |

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| 4840588 | + Email/Text: BankruptcyMail@questdiagnostics.com    | May 24 2022 18:39:00 | Quest Diagnostics, 3 Giralda Farms, Madison NJ 07940-1027                                     |
| 4840589 | + Email/Text: joey@rmscollect.com                    | May 24 2022 18:39:00 | Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield VA 23235-5826              |
| 4840660 | EDI: RECOVERYCORP.COM                                | May 24 2022 22:38:00 | Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 |
| 4840592 | + EDI: WTRRN BANK.COM                                | May 24 2022 22:38:00 | Target N.B., Po Box 673, Minneapolis MN 55440-0673  |
| 4859465 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | May 24 2022 18:39:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013                       |
| 4840594 | + EDI: URSI.COM                                      | May 24 2022 22:38:00 | United Recovery Service, POB 722929, Houston TX 77272-2929                                    |
| 4840596 | + EDI: CITICORP.COM                                  | May 24 2022 22:38:00 | Unvl/Citi, Po Box 6241, Sioux Falls SD 57117-6241   |
| 4840597 | + EDI: VERIZONCOMB.COM                               | May 24 2022 22:38:00 | Verizon Pennsylvania I, 500 Technology Dr, Weldon Spring MO 63304-2225                        |

TOTAL: 56

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 4840542  | ##            | American Express Legal, PO Box 2163, Southeastern PA 19399-2163 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2022 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| Alexandra Teresa Garcia | on behalf of Creditor BANK OF AMERICA N.A. <a href="mailto:ecfmail@mwc-law.com">ecfmail@mwc-law.com</a> , <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>  |
| Daniel Philip Jones     | on behalf of Creditor M&T BANK <a href="mailto:djones@sterneisenberg.com">djones@sterneisenberg.com</a> <a href="mailto:bkecf@sterneisenberg.com">bkecf@sterneisenberg.com</a>  |
| Dawn Marie Cutaia       | on behalf of Debtor 1 Erick Johnson <a href="mailto:dmcutaia@gmail.com">dmcutaia@gmail.com</a><br><a href="mailto:cutaialawecf@gmail.com">cutaialawecf@gmail.com</a> , <a href="mailto:FreshStartLawPLLC@jubileebk.net">FreshStartLawPLLC@jubileebk.net</a> , <a href="mailto:R46159@notify.bestcase.com">R46159@notify.bestcase.com</a> ; <a href="mailto:r46159@notify.bestcase.com">r46159@notify.bestcase.com</a> |
| Dawn Marie Cutaia       | on behalf of Debtor 2 Carmen Kitts Johnson <a href="mailto:dmcutaia@gmail.com">dmcutaia@gmail.com</a>   |

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cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

Kaitlin Shire

on behalf of Creditor Carrington Mortgage Services LLC kshire@hillwallack.com,  
ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor BANK OF AMERICA N.A. ecfmil@mwc-law.com

Michael Joshua Shavel

on behalf of Creditor Carrington Mortgage Services LLC mshavel@hillwallack.com,  
ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com

Steven P. Kelly

on behalf of Creditor M&T BANK skelly@sterneisenberg.com bkecf@sterneisenberg.com

Thomas I Puleo

on behalf of Creditor Toyota Motor Credit Corporation tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital ecfmil@mortoncraig.com,  
mortoncraigecf@gmail.com

William Edward Miller

on behalf of Creditor M&T BANK wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 14

**Information to identify the case:**

Debtor 1

Erick Johnson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2776

EIN --

Debtor 2

Carmen Kitts Johnson

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1811

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:16-bk-04101-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Erick Johnson

Carmen Kitts Johnson  
aka Carmen Kitts**By the  
court:**5/24/22Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**